

2006 – 2007 NEW APPLICANT FACT SHEET

The National Guard Assumption Program of Loans for Education (NGAPLE) is a state-funded program designed to provide an incentive for persons to enlist or reenlist in the National Guard, the State Military Reserve, or the Naval Militia. This program authorizes the California Student Aid Commission (CSAC) to make payments on student loans on behalf of program participants who took out those loans to finance their undergraduate education or specified vocational training. The loan payments would begin after those program participants enlist, reenlist or in the case of officers, commit to serve and after they complete one year of satisfactory military service. Participants are obligated to serve four consecutive years to receive up to \$11,000.00 in loan payments. CSAC will select participants from persons who apply and are nominated by the Office of the Adjutant General.

ELIGIBILITY REQUIREMENTS

- Agree to enlist, or reenlist, or in the case of an officer, commit to serve, in the National Guard, the State Military Reserve, or the Naval Militia.
- Has completed a baccalaureate degree, or is currently enrolled, in good standing, in a program of undergraduate instruction on at least a half-time basis, at an institution of higher education in California, or is enrolled in or has completed a program of instruction in a qualified vocational diploma program at an institution in California or is on academic leave of absence because of active duty status from an institution or program in California.
- The applicant has received or is approved to receive a loan to meet the costs for undergraduate work or a qualified vocational diploma program under one or more of the following designated loan programs: The Federal Family Education Loan Program (FFEL), the Federal Direct Loan Program, or any program approved by the Commission on a case by case basis but not including lines of credit, home equity loans, credit card debt and other general consumer loans, business loans, personal loans or mortgages.
- Is a resident of California for at least one year immediately preceding the date of application to the program or any loan assumption payment.

HOW TO APPLY

NOTE: TIME IS OF THE ESSENCE!!! Applicants must submit their application materials as soon as possible to the Office of the Adjutant General (see address below) since all nominations must be certified by their authorized representative and then sent to CSAC for the selection process. Applications must be processed, nominations made, and awardees selected **NO LATER THAN June 30, 2007**. *The legislation authorizing this program becomes inoperative on July 1, 2007.*

Applications are available online at www.csac.ca.gov, to be printed out, completed and submitted to the address below.

Persons who meet the above requirements should obtain an application and submit a completed application package directly to:

Office of the Adjutant General, Joint Forces Headquarters
9800 Goethe Rd., Box 26
Sacramento, CA 95826
(916)854-3227.

Because of the time constraints a Loan Assumption Agreement (LAA) is enclosed with the application, to be signed and returned with the application packet, pending selection and acceptance as a participant by CSAC.

NOMINATION PROCESS

Process: The Office of the Adjutant General may nominate all eligible applicants. They will certify an applicant's status as a qualifying member of the National Guard, State Military Reserve, or the Naval Militia, and certify their active duty status per CA Code of Regulations Title 5, Division 4, Chapter 1, Article 14.5, Section 30714 (b). They will then forward the nominations to CSAC for review, scoring and selection of participants. CSAC may select up to 100 participants for the 2006-2007 academic year.

SELECTION AND AWARD ANNOUNCEMENTS

The Commission will review all nominations and rank eligible applicants by active duty status score. The Commission will announce selected awardees by mailing award letters to selected participants no later than June 30, 2007.

For additional information, please contact the Commission's Specialized Programs Operations Branch (888) 224-7268 option 3, or email, specialized@csac.ca.gov, or check CSAC's website: www.csac.ca.gov



NGAPLE APPLICATION 2006-2007



SECTION I: TO BE COMPLETED BY THE APPLICANT (Please print or type)

1. Last Name		First Name	Middle Initial	2. Social Security Number (SSN)	
3. Mailing Address			City	State	Zip Code
4. Date of Birth / / Mo. Day Year	5. Telephone Numbers Home # ()	6. Cellular or Alternative # ()		7. E-mail Address, if available	

8. Attach a copy of your 2006-2007 Student Aid Report, generated by the US Dept. of Education, based upon Free Application for Federal Student Aid for 2006-2007. (Must attach SAR with valid EFC)

9. I am a member of the ☐ National Guard ☐ State Military Reserve ☐ Naval Militia

10. Were you enrolled in an institution of higher education at least half-time or were you enrolled in a qualified vocational diploma program during the 06/07 academic year (attach proof of enrollment): ☐ Yes ☐ No

11. Name of institution of higher education or vocational diploma program attended in 2006/2007:

12. Federal School Code (must complete) _____

13. If you were not enrolled during the 06/07 academic year, you must attach proof of completion of a baccalaureate degree or qualified vocational diploma program (i.e. copy of diploma or certificate) or proof of academic leave of absence.

14. Did you attach a copy of your active duty order, if any: ☐ Yes ☐ No

15. I have received or have been approved to receive an educational loan:

☐ Yes, please complete the information below.*

☐ No. If you have not been approved to receive an educational loan, you are not eligible to apply for NGAPLE.

*If yes, indicate the lender, type, and status of all your educational loans: (attach a separate sheet, if necessary)

Name of Lender	Loan Identification Number	Current Balance
_____	_____	_____
_____	_____	_____

The following information is for statistical purposes only:

<p>16. Gender</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p>	<p>17. I describe myself as one of the following:</p> <table border="0"> <tr> <td><input type="checkbox"/> (1) African American</td> <td><input type="checkbox"/> (5) Asian American</td> </tr> <tr> <td><input type="checkbox"/> (2) Latino, Chicano</td> <td><input type="checkbox"/> (6) Native American</td> </tr> <tr> <td><input type="checkbox"/> (3) Filipino</td> <td><input type="checkbox"/> (7) Caucasian</td> </tr> <tr> <td><input type="checkbox"/> (4) Pacific Islander</td> <td><input type="checkbox"/> (8) Other</td> </tr> </table>	<input type="checkbox"/> (1) African American	<input type="checkbox"/> (5) Asian American	<input type="checkbox"/> (2) Latino, Chicano	<input type="checkbox"/> (6) Native American	<input type="checkbox"/> (3) Filipino	<input type="checkbox"/> (7) Caucasian	<input type="checkbox"/> (4) Pacific Islander	<input type="checkbox"/> (8) Other
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<input type="checkbox"/> (4) Pacific Islander	<input type="checkbox"/> (8) Other								

By my signature I understand and agree that:

- I must submit a Student Aid Report with a valid Expected Family Contribution generated by a 2006-2007 Free Application for Federal Student Aid.
- I may be required to provide information or documentation to verify the accuracy of the information included in this application
- My application must be submitted to the Office of the Adjutant General, (address on back of application) I must sign and date the enclosed LAA pending selection as a participant for NGAPLE. The LAA will not be valid unless I am chosen as a participant and it is signed by the Commission.

I declare under penalty of the laws of the State of California and of the United States that this application has been examined by me and to the best of my knowledge and belief is true, correct and complete. I authorize the Commission to receive and to release my student records, information regarding this application, and other information I have provided concerning my application between institutions and appropriate public and private agencies.

Please sign and date:

Signature of Applicant

Date

MUST BE SUBMITTED TO THE OFFICE OF THE ADJUTANT GENERAL

2006-2007 NGAPLE APPLICATION CONTINUED

**SUBMIT TO: OFFICE OF THE ADJUTANT GENERAL
9800 GOETHE RD. BOX 26
SACRAMENTO, CA 95826
(916) 854-3227**

SECTION II: TO BE COMPLETED BY THE OFFICE OF THE ADJUTANT GENERAL

The Office of the Adjutant General certifies that the above applicant has enlisted, reenlisted, or in the case of an officer, has committed to serve in the National Guard, the State Military Reserve, or the Naval Militia.

17. Active Duty Service, if applicable:

- ☐ (1) An enlisted California National Guard member who has served or is currently serving on federal active duty under Title 10 or Title 32, U.S.C. for a period of not less than 11 consecutive months under a contingency operation
- ☐ (2) A commissioned officer or warrant officer of the California National Guard who has served or is serving on federal active duty under Title 10 or Title 32, U.S.C. for a period of not less than 11 consecutive months under a contingency operation.
- ☐ (3) An enlisted California National Guard member who has served or is currently serving on federal active duty under Title 10 or Title 32, U.S.C. for a period of not less than 5 consecutive months under a contingency operation
- ☐ (4) A commissioned officer or warrant officer of the California National Guard who has served or is serving on federal active duty under Title 10 or Title 32, U.S.C. for a period of not less than 5 consecutive months under a contingency operation
- ☐ (5) Any California National Guard, State Military reserve or Naval Militia member, enlisted or officer, who has served on State Active Duty pursuant to Military and Veterans Code § 143 or § 146 for no less than 30 consecutive days.
- ☐ (6) Any current member of the California National Guard, State Military Reserve or Naval Militia who is satisfactorily attending unit drill and training assemblies.

By my signature, I hereby declare that the above statement is true as is reflected on current official records.

Signature of Military Official

Title of Military Official

Date

Phone Number

**Military Seal
Must Be
Affixed**



CALIFORNIA STUDENT AID COMMISSION
P.O. Box 419029, Rancho Cordova, CA 95741-9029
NATIONAL GUARD ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (NGAPLE)
LOAN ASSUMPTION AGREEMENT AY 2006-2007

NAME (print): _____

SSN: _____

I, the undersigned NGAPLE participant, understand and agree to the following:

SECTION I - COURSEWORK REQUIREMENTS

I must:

1. Maintain at least half-time enrollment, as defined by my institution, in an institution of higher education or maintain enrollment in a qualified vocational diploma program through completion of the vocational diploma program or baccalaureate degree unless on academic leave due to active duty status..
2. Maintain satisfactory progress in either an academic program leading to a baccalaureate degree or a qualified vocational diploma program.

Note:

If I have completed my baccalaureate degree or vocational diploma program or complete a baccalaureate degree or vocational diploma program during the term of this agreement, I am not required to maintain enrollment for the remaining qualifying year(s) of service to receive loan assumption benefits.

SECTION II - EDUCATIONAL LOAN OBLIGATION

I must:

1. Report **all** outstanding educational loans to the California Student Aid Commission (Commission) prior to receiving payment.
2. Comply with all student loan repayment obligations and continue making scheduled payments on student loan(s) until notified by my lender that the loan is paid in full. I understand that an NGAPLE loan assumption payment will not cancel or replace any scheduled student loan payments.
3. Provide written notification to the Commission of any change in the status of my student loans, including the sale, transfer or consolidation of my student loans to another lender or servicer.

SECTION III - LOAN ASSUMPTION BENEFITS

I understand that:

1. In order to qualify for and receive the full NGAPLE benefits I must: Maintain satisfactory service in the California National Guard, State Military Reserve, or the Naval Militia for four (4) consecutive years .
2. The loan assumption agreement is not effective until both the program participant and the Commission have signed the agreement.
3. Service Compliance Verification Forms, Loan Balance Verification Forms and/or Enrollment Verification Forms must be forwarded to the appropriate officials and lenders for completion and submission to the Commission. I understand that I must authorize my institution of higher education or qualified vocational diploma program, the Office of the Adjutant General and my lender, to provide information requested by the Commission for the purpose of administering this loan assumption agreement.

SECTION III - LOAN ASSUMPTION BENEFITS (CONT.)

I understand that:

4. Educational loans obtained for coursework other than an undergraduate degree or qualified vocational program **are not** eligible for assumption under the NGAPLE.

The Commission agrees that:

5. Depending on my June 30th outstanding loan balance each year and the state budget, the Commission will issue loan assumption payments directly to lender(s)/servicer(s) as follows:
 - Up to \$2,000* after completing my first year of service or additional year of service if I am eligible because I agreed to reenlist or in the case of an officer committed to serve one year of additional service.
 - Up to \$3,000* after completing my second consecutive year of service or two additional years of service if I am eligible because I agreed to reenlist or in the case of an officer committed to serve two years of additional service.
 - Up to \$3,000* after completing my third consecutive year of service or three additional years of service if I am eligible because I agreed to reenlist or in the case of an officer committed to serve three years of additional service.
 - Up to \$3,000* after completing my fourth consecutive year of service or four additional years of service if I am eligible because I agreed to reenlist or in the case of an officer committed to serve three years of additional service.
6. If the Commission determines that any loan assumption payment was authorized based on misleading or incorrect information, I must reimburse such payment to the Commission.

SECTION IV - ADDITIONAL REQUIREMENTS

I must:

1. Respond to all communications and requests from the Commission within the time indicated.
2. Provide written notification to the Commission of any change in my legal name or address or of any change in status which affects my NGAPLE eligibility.
3. Comply with any procedures deemed necessary and appropriate by the Commission, all conditions cited in this Agreement and all applicable rules and regulations. If I fail to comply, this Agreement will become invalid.
4. This loan assumption agreement shall be effective for no longer than ten years from the date it is signed by the program participant and the Commission.

BY MY SIGNATURE, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THE ABOVE INFORMATION

Signature

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Telephone Number

Email Address

Date

Mailing Address

City

State

Zip Code

Commission Signature _____